

## REMARKS

The present response is to the Office Action mailed in the above-referenced case on November 08, 2006. Claims 29-38 are standing for examination. The Examiner has maintained a rejection of claims 29-38 under 35 U.S.C. 102(e) as being anticipated by Oyama et al. (US 6,910,020) hereinafter Oyama.

Applicant has carefully studied the prior art cited and applied by the Examiner, and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends the independent claims to more particularly point out and distinctly claim the subject matter of applicant's invention that is believed to be clearly patentable over the art of Oyama.

In the "Remarks" portion of the present Office Action, the Examiner states applicant argues; "The Oyama reference does not teach the claimed limitations "navigating to the site specified by the user and attempting a login at the site using the username and password provided by the user to gain authentication to the network" In response, the examiner submits:

The Oyama reference does teach the claimed limitation. Oyama does authenticate the identity of a user included in request by confirming account information. Oyama col. 3, lines 65- col. 4, line 6 illustrates a user inputting a destination site (cooperative bank identification code) with an account number and password. Col. 4, lines 7-17 illustrates the act of confirming and authenticating the request with the information from the user. Col. 8, lines 45-55 further details the act of "attempting to login" with the user provided username-password pair. The cooperative bank keeps track of password errors for security purposes as well (col. 9, lines 1-10).

Oyama can be interpreted as causing navigation to occur to the second bank to confirm account information by attempting a login. The examiner encourages applicant to provide more details about how the navigation is performed. The examiner also believes that applicant could distinguish the invention from the plethora of prior art by describing any data sent back upon successful verification."

In response to the Examiner's above remarks, applicant herein amends the independent claims to particularly recite the server performs automatic navigation on the Internet to sites on the Internet and attempts log-in on behalf of the user including a user name and password pair. Authentication of the user is acquired when the log in attempt is successful.

Applicant points out that Oyama fails to teach automatic navigation via the Internet to the site specified by the user and attempting a login on behalf of the user at the site using the username and password provided by the user to gain authentication to the network. In applicant's invention the site specified by the user is unaware at the point of log in whether it is the actual user attempting to log in or a server logging in on behalf of the user.

The Examiner states in the Remarks that Col. 8, lines 45-55 further details the act of "attempting to login" with the user provided username-password pair. Applicant believes the Examiner is misinterpreting the art of Oyama. Oyama specifically recites at this referenced portion that; "The decrypted information c0 contains the cooperative bank identification code, account number and password of the existing bank account that is owned by the customer X. With this information, the cooperative bank system 50 confirms whether or not the account number claimed by the customer X is registered in the account information storage unit 55 and whether or not the claimed password coincides with the registered password (col. 8, lines 44-52).

Applicant argues that the above teaching does not constitute "attempting to login" as claimed by applicant. The teaching is merely comparing received information, through direct communication between banks 1a and 1b, with information stored at bank 1b in storage unit 55. This is not "logging in" at a site as is known in the art, but simple database comparison.

Applicant argues that Oyama has an architecture of network connected cooperating banks having direct communication. Authentication does not take place by attempting user logins as claimed. Oyama authenticates the identity of a user included in a request by matching received information via the network connection by direct hand

shaking communication between banks 1a and 1b. Bank 1a of Oyama does not navigate to a Web site belonging to bank 1b and attempt login on behalf of the user with the user provided username/password pair, as claimed in applicant's invention. Therefore, Oyama fails to teach all of applicant's limitations, as claimed.

Applicant believes claim 29, as amended, is clearly and unarguably patentable over the art of Oyama as argued above. Method claim 34, as amended, is also patentable as argued on behalf of claim 29. Dependent claims 30-33 and 35-38 are patentable on their own merits or at least as depended from a patentable claim.

All of the claims are clearly patentable over the art cited and applied it is respectfully requested that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue.

If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,  
Blake Earl Hayward

By /Donald R. Boys/  
Donald R. Boys  
Reg. No. 35,074

Central Coast Patent Agency, Inc.  
3 Hangar Way, Suite D  
Watsonville, CA 95076  
831-768-1755